

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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| Applicants: | Blandina, et al. | Docket No.: | 10655.7117 |
| Serial No.: | 09/241,188 | Examiner: | James H. Zurita |
| Filed: | February 1, 1999 | Group Art Unit: | 3625 |
| Title: | STORED VALUE TRANSACTION SYSTEM INCLUDING AN INTEGRATED DATABASE SERVER | Confirmation No.: | 8363 |

AMENDMENT AND REPLY

Mail Stop AF
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated July 27, 2006, in which this Reply is filed within two months, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.